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B1 (Official Form 1)(1/08)				oarriorri		90 - 0.					
United States Bankruptcy C Northern District of Illinois									Vol	untary	Petition
Name of Debtor (if individual, Brazdilova, Alena	enter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FDBA AG New Renovators				All Of	her Names de married,	used by the maiden, and	Joint Debtor trade names	in the last 8):	years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7434				IN Last for	our digits o		r Individual-7	Гахрауег I.I	D. (ITIN) No	o./Complete EIN	
Street Address of Debtor (No. : 2547 N. 72nd Court #2E Elmwood Park, IL	•	and State):				Address of	Joint Debtor	(No. and St	reet, City, a	nd State):	
				ZIP Code 60707		CD '1	6.1	D ' ' 1 DI	CD:		ZIP Code
County of Residence or of the Cook	Principal Place of	Business:	:		Count	y of Reside	ence or of the	Principal Pla	ace of Busir	ness:	
Mailing Address of Debtor (if	different from stre	eet address	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stre	et address):	
			Г	ZIP Code							ZIP Code
Location of Principal Assets of (if different from street address					•						
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Nature of Bus (Check one box (Check one box) Health Care Business in 11 U.S.C. § 101 (5) Railroad Stockbroker Commodity Broker Clearing Bank Other			cone box) siness eal Estate as 101 (51B) oker mpt Entity	s defined	Chapt Chapt Chapt Chapt Chapt	the later 7 ter 9 ter 11 ter 12	of Cr of Nature (Check	hapter 15 Po a Foreign M hapter 15 Po a Foreign M e of Debts k one box)	one box) etition for R Main Procee etition for R Nonmain Pro	ecognition ding ecognition	
		☐ Debte	or is a tax- r Title 26 o	i, if applicable exempt orgof the Unite nal Revenue	anization d States	defined "incurr	d in 11 U.S.C. § red by an indivi onal, family, or	§ 101(8) as idual primarily	for	_	ess debts.
Filin Full Filing Fee attached	ng Fee (Check on	e box)				one box: Debtor is	a small busin	Chapter 11 ness debtor as		11 U.S.C. §	101(51D).
□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check	Debtor's a to insiders all applica A plan is Acceptance	aggregate non s or affiliates)	ncontingent l) are less than with this petition were solici	iquidated don \$2,190,000 on.	ebts (exclude 0.	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured credite ☐ Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.						es paid,		THIS	SPACE IS F	FOR COURT	USE ONLY
Estimated Number of Creditors 1 50- 100- 49 99 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	01 to \$500,001 00 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	01 to \$500,001 00 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): **Voluntary Petition** Brazdilova, Alena (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. ${f X}$ /s/ Michael J. Worwag September 1, 2009 Signature of Attorney for Debtor(s) (Date) Michael J. Worwag Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Alena Brazdilova

Signature of Debtor Alena Brazdilova

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 1, 2009

Date

Signature of Attorney*

X /s/ Michael J. Worwag

Signature of Attorney for Debtor(s)

Michael J. Worwag #6256887

Printed Name of Attorney for Debtor(s)

Law Offices of Michael J. Worwag, P.C.

Firm Name

The Peoples Advocates 2500 E. Devon Ave #300 Des Plaines, IL 60018

Address

Email: mjworwag@gmail.com

847.954.2350 Fax: 847.954.2355

Telephone Number

September 1, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Brazdilova, Alena

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Alena Brazdilova		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Alena Brazdilova Alena Brazdilova
Date: September 1, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Alena Brazdilova		Case No	
_		, Debtor	,	
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	6,330.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		193,532.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		126,533.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,800.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,785.00
Total Number of Sheets of ALL Schedules		22			
	T	otal Assets	206,330.00		
			Total Liabilities	320,065.79	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alena Brazdilova		Case No	
-		Debtor	,	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,800.00
Average Expenses (from Schedule J, Line 18)	1,785.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,800.00

State the following:

State the lone, mg.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		126,533.79
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		126,533.79

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B6A (Official Form 6A) (12/07)

In re	Alena Brazdilova	Case No	
-		,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate Located at 338 Shimmering Water Trail.	Joint tenant	-	200,000.00	193,532.00

Sub-Total > 200,000.00 (Total of this page)

200,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Alena Brazdilova	Case No	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

1. Cash on hand X 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities, Itemize and name each issuer.		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. Costume Jewlery Sirearms and sports, photographic, and other hobby equipment. Valued Personal Clothing Costume Jewlery Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Valued Personal Clothing Costume Jewlery X Annuities. Itemize and name each X	1.	Cash on hand	Χ			
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 8. Firearms and sports, photographic, and other hobby equipment. 8. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each 12. Personal Checking account with US Bank A value of each policy and itemize and name each 2. Value Personal Household Goods and Used Furniture - Costume Jewlery - Costume Jewlery - Costume Jewlery - Annuities. Itemize and name each X	2.			Personal Checking account with Chase	-	30.00
homestead associations, or credit unions, brokerage houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each X		shares in banks, savings and loan,		Personal Checking account with Chase	-	50.00
utilities, telephone companies, landlords, and others. 4. Household goods and furnishings, including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each Miscellaneous Household Goods and Used Furniture - Costume Jewels House		homestead associations, or credit unions, brokerage houses, or		Personal Checking account with US Bank	-	50.00
including audio, video, and computer equipment. 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each X	3.	utilities, telephone companies,	X			
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. Used Personal Clothing - 7. Furs and jewelry. Costume Jewlery - 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each X	4.	including audio, video, and		Miscellaneous Household Goods and Used Furniture	-	2,000.00
7. Furs and jewelry. Costume Jewlery Firearms and sports, photographic, and other hobby equipment. Name insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Annuities. Itemize and name each X	5.	objects, antiques, stamp, coin, record, tape, compact disc, and	X			
 Firearms and sports, photographic, and other hobby equipment. Interests in insurance policies. X Name insurance company of each policy and itemize surrender or refund value of each. Annuities. Itemize and name each X 	6.	Wearing apparel.		Used Personal Clothing	-	700.00
and other hobby equipment. 9. Interests in insurance policies. X Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each X	7.	Furs and jewelry.		Costume Jewlery	-	500.00
Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each X	8.	Firearms and sports, photographic, and other hobby equipment.	X			
	9.	Name insurance company of each policy and itemize surrender or	Х			
	10		X			

2 continuation sheets attached to the Schedule of Personal Property

3,330.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Alena Brazdilova		Case No
_		Debtor	->

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Alena Brazdilova	Case No
_		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	1 Dodge Durango	-	3,000.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	Х			

| Sub-Total > 3,000.00 | (Total of this page) | Total > 6,330.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

2001 Dodge Durango

In re	Alena Brazdilova	Case No
_		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Current Value of Property Without Deducting Exemption Value of Specify Law Providing Claimed Exemption Description of Property Each Exemption Checking, Savings, or Other Financial Accounts, Certificates of Deposit Personal Checking account with US Bank 735 ILCS 5/12-735 ILCS 5/12-1001(b) 50.00 50.00 Household Goods and Furnishings Miscellaneous Household Goods and Used 735 ILCS 5/12-1001(b) 2,000.00 2,000.00 Furniture **Wearing Apparel** Used Personal Clothing 735 ILCS 5/12-1001(a) 100% 700.00 Furs and Jewelry Costume Jewlery 735 ILCS 5/12-1001(b) 500.00 500.00 Automobiles, Trucks, Trailers, and Other Vehicles

735 ILCS 5/12-1001(c)

735 ILCS 5/12-1001(b)

Total: 6,650.00 6,250.00

2,400.00

1,000.00

3,000.00

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B6D (Official Form 6D) (12/07)

In re	Alena Brazdilova	Case No.	
•		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH _ ZG EZ	021-00-04-ш0	ローのPUTmD	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 5383751506			5/2007	Т	TE			
National City 1 National City Pkwy Kalamazoo, MI 49009		-	Second Mortgage Real Estate Located at 338 Shimmering Water Trail. Nekoosa WI 54457- Surrender Value \$ 200,000.00		ם		48,532.00	0.00
Account No. 4330004939805			1/09					
National City Mortgage 6 N Main St Dayton, OH 45402		-	Mortgage Real Estate Located at 338 Shimmering Water Trail. Nekoosa WI 54457- Surrender Value \$ 200,000.00				145,000.00	0.00
Account No.	-		Value \$					
Account No.								
			Value \$	Subt		1		
0 continuation sheets attached				193,532.00	0.00			
	Total (Report on Summary of Schedules)							0.00

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B6E (Official Form 6E) (12/07)

•				
In re	Alena Brazdilova		Case No.	
-		Debtor	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Alena Brazdilova	Case No.
,		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. 1523003500232301			2009 collection	T	TED		
Academic Collection Service 10965 Decatur Rd Philadelphia, PA 19154		-	Concount				0.00
Account No. 128907			2008				
Adams-Columbia Electric Cooperative PO Box 70 Friendship, WI 53934		-	Other Utility Company				0.00
Account No. 987751346		H	2008				
AlliedInterstate PO Box 361774 Columbus, OH 43236		-	collection				
							0.00
Account No. 013-686-436-35 American Family Mutual Insurance 3311 8th St S Wisconsin Rapids, WI 54494		-	2008 Notice				2.22
		<u> </u>		 ıbt	ota	1	0.00
10 continuation sheets attached			(Total				0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	I c	Н	sband, Wife, Joint, or Community		С	U	р	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AND	М	ONTINGEN	SZL-QU-DATED	DISPUTED	AMOUNT OF CLAIM
Account No. 48HOB4939805			2008		Т	E		
American Security Insurance Co PO BOX 50355 Atlanta, GA 30302		-	Notice			D		0.00
Account No. 1002748350	╀	+	2009				H	0.00
Arm P.O. Box 129 Thorofare, NJ 08086		-	Collection					
								0.00
Account No. WASHINGTO-43329258 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Opened 8/27/08 Collection Washington Mutual Ba					7,521.00
Account No. GE MONEY -43353878	╁	+	Opened 8/27/08					
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Collection Ge Money Bank					1,731.00
Account No. 3649528	╁	+	Opened 8/21/08					,
Atlantic Credit P O Box 13386 Roanoke, VA 24033		-	Collection 01 Hsbc					4,854.00
Sheet no1 of _10_ sheets attached to Schedule o	f		<u> </u>	l	ubt	ota	ı	
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of th				14,106.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	1 -			-	1		
CREDITOR'S NAME,	CODEBTOR	Hus	sband, Wife, Joint, or Community		UNLIQUIDATED	P	
MAILING ADDRESS	ΙĎ	н	DAME OF ADAMAG DIGIDDES AND	Ň	ĮË	ISPUTED	
INCLUDING ZIP CODE,	I E	W	DATE CLAIM WAS INCURRED AND	ΙŢ	L	l P	
AND ACCOUNT NUMBER	ĬΤ	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	Ŭ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G	ΙD	E	
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Account No. 2D7Hb11Y53K526608			2009	'	Ė		
	1		Credit		D		
B & M Auto							
3660 N Milwaukee Ave.		-					
Chicago, IL 60641							
51110ago, 12 000 11							
							1 005 00
							1,995.00
Account No. GEO			2008				
	1		Charge account				
Belmont Paint & Wallpaper Inc	1		Ĭ		1		
6855 W Belmont		-					
Chicago, IL 60634							
							0.00
A N- 540400005477	┢		On a no. d. 7/4.4/07	╁	┢		
Account No. 540168305177			Opened 7/14/07				
			ChargeAccount				
Chase							
Po Box 15298		-					
Wilmington, DE 19850							
							8,082.00
				┸			0,002.00
Account No. 424631512390			Opened 9/22/05				
	1		ChargeAccount				
Chase							
Po Box 15298		-					
Wilmington, DE 19850							
Willington, DE 19830							
							0.075.00
	1						6,075.00
Account No. 426684110821	Ī		Opened 8/05/06	Τ	T		
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1		Credit Card				
Chase	1				1		
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Po Box 15298	1	-			1		
Wilmington, DE 19850	1						
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	1						3,510.00
	<u> </u>				<u> </u>	<u> </u>	
Sheet no. 2 of 10 sheets attached to Schedule of				Sub			19,662.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	10,002.00
							·

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	_
		Debtor .	

<u> </u>	I c	I	ahand Wife Isiat as Community	10	111	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	DISPUTED	AMOUNT OF CLAIM
Account No. 447941919809			Opened 6/30/00	Т	T E		
Chase Po Box 15298 Wilmington, DE 19850		-	Credit Card		D		5,442.00
Account No. 540979130041	\vdash		Opened 4/16/01	+		t	
Chase Po Box 15298 Wilmington, DE 19850		-	Credit Card				2,834.00
Account No. 111000000693392722			2009	+	1		,
Chase 340 S. Cleveland Ave Bldg 370 Westerville, OH 43081		-	Business Card				1,298.00
Account No. 001110027227671			2008	\dagger		T	
Chase JPMorgan Chase Bank NA PO Box 260180 Baton Rouge, LA 70826		-	Charge Account				0.00
Account No. 1523003500232301			Opened 5/03/99	\dagger			
Chase/Cc Po Box 15298 Wilmington, DE 19850		-	ChargeAccount				781.00
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		-	/T1 -E	Sub			10,355.00
Creations from the Charles Charles Charles			(Total of	uns	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No.	
_		Debtor	

	-			1 -	1	1 -	
CREDITOR'S NAME,	СОДШВНОК	Hus	sband, Wife, Joint, or Community	⊣ °	I U	D	
MAILING ADDRESS	Ď	н	DAME OF A DAMAGE DIGUIDATES AND	Й	ŢË	I SPUTED	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	Ţ		P	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM	l N	ΙÜ	ΙT	AMOUNT OF CLAIM
(See instructions above.)	Ó	c	IS SUBJECT TO SETOFF, SO STATE.	G	Ĭ	Ė	I I I CEANINI
(See instructions above.)	R	ľ		I E	DA	D	
Account No. 2500073262000			Opened 2/20/08	٦Ť	UNLIQUIDATED		
	1		Repossesion balance		D		
Chrylser Financial				\Box	T	T	
						1	
1011 Warrenville Rd Ste		-				1	
Lisle, IL 60532							
							21,000.00
		Ш		_	╄	╄	,
Account No. 1002748350			Opened 7/22/03				
			Automobile				
Chrysler Financial Deficiency							
5225 Crooks Rd Ste 140		_					
						1	
Troy, MI 48098							
							2,791.00
A (N) 0770			0000	+	+		
Account No. 2778			2009				
			Credit Card				
Citi						1	
Po Box 660370		-				1	
Dallas, TX 75266						1	
Dallas, 17. 70200							
							0.00
							0.00
Account No. 6094			2008	T			
	1		Credit Card				
Citi Business Cord							
Citi Business Card						1	
Po Box 688905		-					
Des Moines, IA 50368							
							4,998.00
	\vdash	Ш		+	+	+	, , , , , , , , , , , , , , , , , , , ,
Account No. 7025			2009				
			Credit Card				
Citi Business Card							
Po Box 688905		_					
Des Moines, IA 50368							
							7,240.00
Charter 4 af 40 at 4 4 1 14 C 1 1 1 C	_	ш		C. 1	4	.1	
Sheet no. 4 of 10 sheets attached to Schedule of				Sub			36,029.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	1 -			1.	1	-	1
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	6	U N	D	
MAILING ADDRESS	Ď	н	DATE OF ADAMAG INCLIDED AND	Ň	ŀ	ISPUTED	
INCLUDING ZIP CODE,	l E	w	DATE CLAIM WAS INCURRED AND	H	0	۱'n	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	ũ	Ţ	AMOUNT OF CLAIM
(See instructions above.)	l O R	С	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	ΙĒ	
Account No. 462120114067	╁		Opened 2/14/01	⊢ N T	UNLIQUIDATED		
71CCOURT 110. 402 120 1 1 4007	ł		ChargeAccount		E		
Citibank			onargo toooant		\vdash		
Citibank							
Po Box 6003		-					
Hagerstown, MD 21747							
							2,671.00
Account No. 56shw			2008				
	1		Collection				
Creditor Recovery Service LLC							
PO Box 621		l_					
Wisconsin Rapids, WI 54494							
							0.00
Account No. 2722			2009				
	1		Collection				
Financial Recovery Services							
		L					
P.O. Box 385908		Ι-					
Minneapolis, MN 55438							
							0.00
Account No. 504662022657			Opened 4/15/07				
	1		ChargeAccount				
Gemb/Whitehall			· ·				
Po Box 981439		l_					
El Paso, TX 79998							
							1,531.00
Account No.			Credit				
	1						
Haas Building Supply	1						
6059 County Rd F	1	l_					
	1						
Wisconsin Rapids, WI 54495							
	1						
	1						12,000.00
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				16,202.00
Creations riolating Offsecured Nonpriority Claims			(10tal of	uns	pag	(5)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	1 6			1.		-	<u> </u>
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS	D	н	DATE CLAIM WAS INCLIDED AND	Ņ	ŀ	ISPUTED	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND	H	Q	U	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Ţ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G E N	Þ	D	
Account No. 5580 9802 9504 1743	t		2008	√ F	LIQUIDATED		
71ccount 140. 0000 0002 0001 17 10	┨		charge account		D		
Harris Bank						l	
PO Box 94019		l_					
Palatine, IL 60094							
							0.00
Account No. 6035320076947025	t		2009	T			
	1		Credit				
Home Depot				1		l	
Processing Center		_					
Des Moines, IA 50364							
							7,673.00
Account No. 6035320017296094			2009				
	1		Credit				
Home Depot							
Po Box 689100		-					
Des Moines, IA 50368							
Des Memes, in Coose							
							4,922.00
A N - 040000700077	┢		Opened 7/04/00	₽			.,
Account No. 010006726877			Opened 7/01/00 Other Credit Watch				
			Other Credit Watch				
Hsbc Bank							
Po Box 19360		-					
Portland, OR 97280							
							4,853.00
Account No. 5408010006726877	T	T	Opened 7/03/00	T			
	1		ChargeAccount				
Hsbc Bank	1					l	
	1	L		1		l	
Po Box 5253				1		l	
Carol Stream, IL 60197	1						
	1						
							4,580.00
Sheet no. 6 of 10 sheets attached to Schedule of	_			Subi	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				22,028.00
Creations froming Checcured Homphority Claims			(Total of	1110	Pug	,0)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	10	Lu	ark and Wife. Is into a Community	16	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 09 CV 067	_		2009 Notice	- '	Ę		
Jeffrey L. Huttenburg 170 3rd St. N. Po Box 997 Wisconsin Rapids, WI 54495		-	Notice				0.00
Account No.		T	2008	\top	T	T	
Jiri Houba-Alena Brazdilova 3255 N Neenah Avenue Chicago, IL 60634		-	Notice				5,500.00
Account No. 2157	1		2009	\top		t	
Lake Arrowhead 1195 Apache Ln Nekoosa, WI 54457		-	Association Dues				928.00
Account No. 7927615		T	2009		T	T	
Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656		-	Collection				0.00
Account No. 011341723	+	+	2009	-	+	+	
LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074		-	collection				0.00
Sheet no7 of _10 _ sheets attached to Schedule	of		ı	Sub	tota	al	2 122 5
Creditors Holding Unsecured Nonpriority Claims			(Total o				6,428.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	
_		Debtor	

	- 1 -	1			1	_	·
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H V J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 6035320076947025			Opened 4/29/09	T	E		
Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074		-	Collection Advantage Assets li				0.00
Account No. 3095262840		t	Opened 9/22/08	+	+	+	
Lvnv Funding Llc Po Box 740281 Houston, TX 77274		-	Collection Sterling Kay Jeweler				
							941.00
Account No. 13135312 MRS Associates PO box 4160 Cherry Hill, NJ 08034		-	2009 Notice				0.00
Account No. 4246-3151-2390-1686		t	2009		\dagger	t	
Nationwide Credit 3600 E University Dr. Ste B1 1350 Phoenix, AZ 85034		-	Collection				0.00
Account No. 5409791300418704	\dashv	+	Opened 9/26/08	+		+	
Paragonway 2101 West Ben Whit Austin, TX 78704		-	Collection 12 Washington Mutual				0.00
Sheet no. 8 of 10 sheets attached to Schedule	of		I	Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				941.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No	_
		Debtor .	

				1.		_	1
CREDITOR'S NAME,	СОПШВНОК	Hus	sband, Wife, Joint, or Community	1°	N I	D	
MAILING ADDRESS	PI	Н	DATE CLAIM WAS INCURRED AND	N	-		
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	[i	Q	Įυ	
AND ACCOUNT NUMBER		J	IS SUBJECT TO SETOFF, SO STATE.	N		T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С		E	D A	Ď	
Account No. 00-06778-000	\Box		2008	1 †	UNL-QU-DAHED		
	1		Notice	\vdash	Ď	Ш	
Pekin Insurance							
2505 Court St		-					
Pekin, IL 61558							
							0.00
Account No. 4479-4191-9809-6188	\vdash		2009	+	\vdash	\vdash	3.00
	1		Collection				
Redline Recovery	()						
95th John Muir Dr		-					
Buffalo, NY 14228							
							0.00
Account No. 043-5900-00	\sqcap	П	2008	十	\vdash	П	
1.	1		Utility				
Rome Water Utility			· ·				
299 Leisure Lane		_					
Nekoosa, WI 54457							
1.5.5556, 111 5 1757							l
							48.80
Account No. 4566620	\sqcap	\sqcap	2009	T	\vdash	\sqcap	
	1		Collection				
Simm Associates Inc							
800 Pencader Dr.		-					
Newark, DE 19702							
							0.00
Account No. 3985815	\sqcap	Ħ	2009	\top	\vdash	\sqcap	
3333.5	1		Collection				
Simm Associates Inc							
800 Pencader Dr.		_					
Newark, DE 19702							
1	[2.22
				L	L		0.00
Sheet no. 9 of 10 sheets attached to Schedule of	_			Subt	tota	1	40.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	48.80
						· ′ i	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alena Brazdilova	Case No
		Debtor

	<u> </u>	1		T =	1	٦,		
CREDITOR'S NAME,	ŏ		sband, Wife, Joint, or Community	Co	N	١i		
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	N T	L Q	I S F U	S P U	ANGENIT OF GUARA
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	NGENT			= 1	AMOUNT OF CLAIM
Account No. 8396			2008		DATED		Ì	
US bank			Notice	\vdash	D	+		
1146 County Trunk D		_						
Nekoosa, WI 54457								
Neroosa, Wi 34437								
								77.99
Account No. 1460			2008					
			Notice					
US bank 1146 County Trunk D		L						
Nekoosa, WI 54457								
Neroosa, Wi 54457								
								0.00
Account No. 9235-487-358		t	2008	+		t	1	
	l		Utility					
We Energies								
P.O. Box 2089		-						
Milwaukee, WI 53201								
								0.00
A N. 000540		-	On an all 40/44/00	╄	L	+		
Account No. 923548	l		Opened 12/11/08 Other Utility Company					
Wi Electric			Carlot Gainty Gompany					
333 W Everett Pob 2046		-						
Milwaukee, WI 53201								
								656.00
Account No.								
Sheet no. 10 of 10 sheets attached to Schedule of		_	<u> </u>	Subi	tot:	al	\dashv	
Creditors Holding Unsecured Nonpriority Claims			(Total of t) [733.99
-					Γot		t	
			(Report on Summary of So) [126,533.79

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B6G (Official Form 6G) (12/07)

In re	Alena Brazdilova		Case No	
-		Debtor		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-32720 Doc 1 Filed 09/02/09 Entered 09/02/09 15:31:23 Desc Main Document Page 27 of 48

B6H (Official Form 6H) (12/07)

In re	Alena Brazdilova	Case No	
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Alena Brazdilova		Case No.	
		Debtor(s)	_	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEB'	TOR AND SPC	USE		
Separated	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR	<u> </u>	SPOUSE		
Occupation	Maid				
Name of Employer	Self Employed				
How long employed	12 yrs				
Address of Employer	,				
	Elmwood Park, IL				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	(SPOUSE
1. Monthly gross wages, salar	y, and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
 a. Payroll taxes and soci 	al security	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	N/A
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	1,800.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A
11. Social security or governm		¢	0.00	¢	NI/A
(Specify):		ъ <u> </u>	0.00	\$	N/A N/A
12. Pension or retirement inco	ome	φ <u>—</u>	0.00	\$ <u></u>	N/A
13. Other monthly income	one	Ψ	0.00	Ψ	14// (
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,800.00	\$	N/A
	INCOME (Add amounts shown on lines 6 and 14)	\$	1,800.00	\$	N/A
			Φ.	1,800.0	
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	1,000.00	<i>.</i>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Alena Brazdilova		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate expenses calculated on this form may differ from the deductions from income allowed on Form 22A or		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	nplete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	350.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	0.00
c. Telephone	\$	110.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	450.00
5. Clothing	\$	100.00 20.00
6. Laundry and dry cleaning	\$ \$	50.00
7. Medical and dental expenses	\$ 	400.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$ 	0.00
d. Auto	\$	80.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	T	
(Specify) Personal Income Taxes Pro-Rated	\$	150.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules ar if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	nd, \$	1,785.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	¢.	4 000 00
a. Average monthly income from Line 15 of Schedule I	\$	1,800.00
b. Average monthly expenses from Line 18 above	\$	1,785.00
c. Monthly net income (a. minus b.)	\$	15.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alena Brazdilova			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION CONCERNING DEBTOR'S SCHEDULES					
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					BTOR	
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
	<u>24</u> sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	September 1, 2009	Signature	/s/ Alena Brazdilova			
			Alena Brazdilova			
			Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Alena Brazdilova		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$14,500.00 2009 Gross Income - Year to Date \$4,321.00 Gross Income 2008: \$4,256.00 Gross Income 2007:

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

3

5. Repossessions, foreclosures and returns

None

CREDITOR OR SELLER

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,
NAME AND ADDRESS OF FORECLOSURE SALE.

FORECLOSURE SALE, DESCRIPTION AND VALUE OF

TRANSFER OR RETURN PROPERTY
Dodge Ram 1500

Dodge 2008 Dodge Sprinter 2500

6. Assignments and receiverships

None

Dodge

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Michael J. Worwag, P.C. The Peoples Advocates 2500 E. Devon Ave #300 Des Plaines, IL 60018

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$700.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

NAME New Renovators ADDRESS 3255 N. Neenah Ave Chicago, IL 60634 NATURE OF BUSINESS AG New Renovators partnsership with husband BEGINNING AND ENDING DATES 2005 - 2009 6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a If the debter is a partnership list the natura

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYI

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury th	t I have read the answers contained	in the foregoing statement of financial affairs and any attachments thereto
and that they are true and correct.		
Date September 1, 2009	Signature	/s/ Alena Brazdilova

Alena Brazdilova

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re Alena Brazdilova			Case No.	
		Debtor(s)	Chapter	7
CHAPTER	R 7 INDIVIDUAL DEBTO	OR'S STATEMENT	OF INTEN	TION
PART A - Debts secured by property of the estate. At	perty of the estate. (Part A ratach additional pages if necessary)		ed for EAC	H debt which is secured by
Property No. 1]		
Creditor's Name: National City		Describe Property Son Real Estate Located a 54457- Surrender		t: ering Water Trail. Nekoosa WI
Property will be (check one):		<u>.L</u>		
■ Surrendered	☐ Retained			
If retaining the property, I intend to (☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C.	. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		■ Not claimed as exe	empt	
Property No. 2		1		
Creditor's Name: National City Mortgage		Describe Property Son Real Estate Located a 54457- Surrender		t: ering Water Trail. Nekoosa WI
Property will be (check one):		.L		
■ Surrendered	☐ Retained			
If retaining the property, I intend to (☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C.	. § 522(f)).	
Property is (check one):				
☐ Claimed as Exempt	- <u></u>	■ Not claimed as exe	mpt	
PART B - Personal property subject to Attach additional pages if necessary.)		e columns of Part B mus	st be complete	ed for each unexpired lease.
Property No. 1	<u> </u>			
Lessor's Name:	Describe Leased Pro	operty:	Lease will be	e Assumed pursuant to 11

□ NO

☐ YES

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date September 1, 2009 Signature /s/ Alena Brazdilova

Alena Brazdilova Debtor Case 09-32720 Doc 1 Filed 09/02/09 Entered 09/02/09 15:31:23 Desc Main Document Page 41 of 48
United States Bankruptcy Court
Northern District of Illinois

In re	Alena Brazdilova		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMPENS.	ATION OF ATTORNEY FO	OR DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept	\$ <u>_</u>	1,400.00	
	Prior to the filing of this statement I have received	\$	700.00	
	Balance Due		700.00	
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation	ation with any other person unless they	are members and associates of n	ny law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			v firm. A
5.	In return for the above-disclosed fee, I have agreed to rende	r legal service for all aspects of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors at d. [Other provisions as needed] Negotiations with secured creditors to reduce agreements and applications as needed; prepof liens on household goods. 	nt of affairs and plan which may be required confirmation hearing, and any adjout to market value; exemption planning	uired; rned hearings thereof; ; preparation and filing of rea	affirmation
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any discharge other adversary proceeding.		ces, relief from stay actions o	or any
	C	ERTIFICATION		
this	I certify that the foregoing is a complete statement of any ags bankruptcy proceeding.	reement or arrangement for payment to	me for representation of the deb	tor(s) in
Da	ted: September 1, 2009	/s/ Michael J. Worwag		
	<u> </u>	Michael J. Worwag		
		Law Offices of Michael J. Wo The Peoples Advocates	rwag, P.C.	
		2500 E. Devon Ave #300		
		Des Plaines, IL 60018		
		847.954.2350 Fax: 847.954. mjworwag@gmail.com	2355	
		,		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael J. Worwag	X _/s/ Michael J. Worwag	September 1, 2009			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
The Peoples Advocates					
2500 E. Devon Ave #300					
Des Plaines, IL 60018					
847.954.2350					
mjworwag@gmail.com					
Certificate	of Debtor				
I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Alena Brazdilova	X /s/ Alena Brazdilova	September 1, 2009			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X				
`	Signature of Joint Debtor (if any)	Date			

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Alena Brazdilova		Case No.	
		Debtor(s)	Chapter	7
	VERI	FICATION OF CREDITOR N	MATRIX	
		Number o	of Creditors:	43
	The above-named Debtor(s) her (our) knowledge.	reby verifies that the list of cred	itors is true and c	orrect to the best of my
Date:	September 1, 2009	/s/ Alena Brazdilova Alena Brazdilova Signature of Debtor		

Academic Collection Service 10965 Decatur Rd Philadelphia, PA 19154

Adams-Columbia Electric Cooperative PO Box 70 Friendship, WI 53934

AlliedInterstate PO Box 361774 Columbus, OH 43236

American Family Mutual Insurance 3311 8th St S Wisconsin Rapids, WI 54494

American Security Insurance Co PO BOX 50355 Atlanta, GA 30302

Arm P.O. Box 129 Thorofare, NJ 08086

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

Atlantic Credit P O Box 13386 Roanoke, VA 24033

B & M Auto 3660 N Milwaukee Ave. Chicago, IL 60641

Belmont Paint & Wallpaper Inc 6855 W Belmont Chicago, IL 60634

Chase JPMorgan Chase Bank NA PO Box 260180 Baton Rouge, LA 70826 Chase/Cc Po Box 15298 Wilmington, DE 19850

Chrylser Financial 1011 Warrenville Rd Ste Lisle, IL 60532

Chrysler Financial Deficiency 5225 Crooks Rd Ste 140 Troy, MI 48098

Citi Po Box 660370 Dallas, TX 75266

Citi Business Card Po Box 688905 Des Moines, IA 50368

Citibank Po Box 6003 Hagerstown, MD 21747

Creditor Recovery Service LLC PO Box 621 Wisconsin Rapids, WI 54494

Financial Recovery Services P.O. Box 385908 Minneapolis, MN 55438

Gemb/Whitehall Po Box 981439 El Paso, TX 79998

Haas Building Supply 6059 County Rd F Wisconsin Rapids, WI 54495

Harris Bank PO Box 94019 Palatine, IL 60094 Home Depot Po Box 689100 Des Moines, IA 50368

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Jeffrey L. Huttenburg 170 3rd St. N. Po Box 997 Wisconsin Rapids, WI 54495

Jiri Houba-Alena Brazdilova 3255 N Neenah Avenue Chicago, IL 60634

Lake Arrowhead 1195 Apache Ln Nekoosa, WI 54457

Leading Edge Recovery Solutions 5440 N Cumberland Ave, Ste 300 Chicago, IL 60656

LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074

Ltd Financial Svcs Lp 7322 Southwest Fwy Ste 1 Houston, TX 77074

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

MRS Associates PO box 4160 Cherry Hill, NJ 08034

National City 1 National City Pkwy Kalamazoo, MI 49009 National City Mortgage 6 N Main St Dayton, OH 45402

Nationwide Credit 3600 E University Dr. Ste B1 1350 Phoenix, AZ 85034

Paragonway 2101 West Ben Whit Austin, TX 78704

Pekin Insurance 2505 Court St Pekin, IL 61558

Redline Recovery 95th John Muir Dr Buffalo, NY 14228

Rome Water Utility 299 Leisure Lane Nekoosa, WI 54457

Simm Associates Inc 800 Pencader Dr. Newark, DE 19702

US bank 1146 County Trunk D Nekoosa, WI 54457

We Energies P.O. Box 2089 Milwaukee, WI 53201

Wi Electric 333 W Everett Pob 2046 Milwaukee, WI 53201